

<b>Notice of References Cited</b>	Application/Control No. 10/084,045	Applicant(s)/Patent Under Reexamination PAYONE, BERNADINO J.	
	Examiner Debra F. Charles	Art Unit 3624	Page 1 of 1

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*		Document Number Country Code-Number-Kind Code	Date MM-YYYY	Name	Classification
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	B	US-2001/0042034 A1	11-2001	Elliott, Douglas R.	705/35
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	M	US-			

FOREIGN PATENT DOCUMENTS

*		Document Number Country Code-Number-Kind Code	Date MM-YYYY	Country	Name	Classification
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NON-PATENT DOCUMENTS

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	U	Credit Risk Management, "Disclosure Policies Set for Credit Counselors FTC Cracks Down on Credit Repair Scams", Potomac April 7, 1997, Vol. 7, Issue 6, page 1.
	V	BusinessWeek, "A Debt Trap for the Unwary", Christopher H. Schmitt et al., New York, Oct. 29, 2001, Issue 3755, page 82.
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\*A copy of this reference is not being furnished with this Office action. (See MPEP § 707.05(a).)  
Dates in MM-YYYY format are publication dates. Classifications may be US or foreign.